

IN THE CLAIMS

--1. (Currently Amended) A credit card system comprising an apportioned credit line, a dollar amount of said credit line being apportionable to specific classes of transactions, wherein at least a portion of said credit line is reserved for emergency purposes, and further wherein said apportioned credit line is identical among all credit cards associated with said apportioned credit line.

2. (Previously Amended) A credit card system according to claim 1, wherein one of said classes of transactions is telephone transactions.

3. (Previously Amended) A credit card system according to claim 1, wherein one of said classes of transactions is Internet transactions.

4. (Currently Amended) A credit card system comprising an apportioned credit line, a dollar amount of said credit line being apportionable to specific vendors, wherein at least a portion of said credit line is reserved for emergency purposes, and further wherein said apportioned credit line is identical among all credit cards associated with said apportioned credit line.

5. (Previously Amended) A credit card system according to claim 4, wherein at least one of said specific vendors sells via telephone.

6. (Previously Amended) A credit card system according to claim 4, wherein at least one of said vendor sells via the Internet.--